

DEILY, MOONEY & GLASTETTER, LLP  
8 Thurlow Terrace  
Albany, New York 12203  
(518) 436-0344  
Martin A. Mooney, Esq. (MM 8333)

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK

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In Re:

IGOR GORBACH,  
Debtor.

**STIPULATION AND ORDER**

Case No. 07-73417-REG  
(Chapter 13)

WHEREAS, the debtor, Igor Gorbach, filed a Chapter 13 bankruptcy proceeding on August 31, 2007.

WHEREAS, DCFS Trust, is the record owner of one (1) 2006 Jeep Grand Cherokee (V.I.N. 1J8HR58N56C147825) (hereinafter "property").

WHEREAS, on or about October 9, 2008, DCFS Trust filed a Motion for Relief from Automatic Stay pursuant to 11 U.S.C. Section 362(d)(1) based upon default in payment obligations to DCFS Trust.

WHEREAS, a hearing was scheduled for November 17, 2008 at 9:30 a.m. before the Honorable Robert E. Grossman in Central Islip, New York.

WHEREAS, thereafter, the debtor surrendered the property.

WHEREAS, the parties have agreed to enter into a Stipulation.

NOW, upon all pleadings and proceedings heretofore had herein, and the parties having stipulated to the following:

1. That the automatic stay instituted upon the filing of the petition for an Order for relief by the debtor, above named, be, and the same hereby is, terminated in that it shall not apply to any action by creditor, DCFS Trust, pursuant to applicable state and federal law, to dispose of its property in accordance with applicable law; namely, one (1) 2006 Jeep Grand Cherokee (V.I.N. 1J8HR58N56C147825).

DATED: Albany, New York  
November 17, 2008

Yours, etc.

/s/ Martin A. Mooney  
Martin A. Mooney, Esq.  
DEILY, MOONEY & GLASTETTER, LLP  
Attorneys for DCFS Trust  
Office and P.O. Address:  
8 Thurlow Terrace  
Albany, NY 12203  
Tel: (518) 436-0344

DATED: November 17, 2008

/s/ Richard F. Artura  
Richard F. Artura, Esq.  
Attorney for Debtor  
Office and P.O. Address:  
165 South Wellwood Avenue  
PO Box 405  
Lindenhurst, New York 11757  
Tel.: (631) 226-2100

**SO ORDERED:**

DATED: December 9, 2008  
Central Islip, New York

/s/ Robert E. Grossman  
Hon. Robert E. Grossman  
U.S. Bankruptcy Court Judge  
Eastern District of New York